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SPJ
PATENT
Serial No. 10/056,105



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Roland L. Roberts, Jr.
Serial No.: 10/056,105
Filing Date: January 23, 2002
Group Art Unit: 3627
Examiner: Ronald Laneau
Title: SPEND ANALYSIS SYSTEM AND METHOD

MAIL STOP AMENDMENT

Honorable Commissioner
for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

I hereby certify that this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Willie Tiles

Name

January 13, 2005

Date of Signature

Express Mail No. EV 323310180 US

RESPONSE PURSUANT TO 37 C.F.R. § 1.111

In response to the Office Action mailed October 14, 2004, Applicant respectfully requests the Examiner to reconsider the rejection of the claims in view of the comments set forth below.